

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	ROBERT W PAYNE	§	Case No.: 07-22110
	CONSTANCE E PAYNE	§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2007.
- 2) The case was confirmed on 01/28/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2008, 01/28/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/09/2009.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 17
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 42,199.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 11,139.53
Less amount refunded to debtor	\$ 793.84
NET RECEIPTS	\$ 10,345.69

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 793.47
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,293.47**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERIFIRST HOME IMPR	SECURED	8,185.00	7,902.11	.00	.00	.00
AMERIFIRST HOME IMPR	SECURED	NA	177.11	167.00	19.78	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,529.42	1,529.42	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	4,405.85	4,405.85	.00	.00
CITIZENS BANK	SECURED	13,400.00	24,583.61	24,583.61	2,536.46	2,254.57
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
TRNTY ST LNS	UNSECURED	NA	3,383.36	3,383.36	.00	.00
CITIZENS BANK	UNSECURED	11,597.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	123,346.00	121,360.71	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	2,141.77	2,141.77	253.70	.00
HOME LOAN SERVICES I	SECURED	233,569.00	.00	.00	.00	.00
HOME LOAN SERVICES I	SECURED	NA	8,808.92	8,259.00	948.71	.00
ALLIED INTERSTATE	UNSECURED	110.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	417.00	417.33	417.33	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	869.00	1,161.78	1,161.78	.00	.00
COLUMBUS BANK & TRUS	UNSECURED	3,973.00	NA	NA	.00	.00
FIRST CONSUMERS NATI	UNSECURED	342.00	NA	NA	.00	.00
GEMB/AMER	UNSECURED	1,529.00	NA	NA	.00	.00
GEMB/AMER	UNSECURED	4,375.00	NA	NA	.00	.00
CAPITAL RECOVERY ONE	UNSECURED	511.00	511.58	511.58	.00	.00
HARVARD COLLECTION S	UNSECURED	402.40	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	496.00	543.30	543.33	.00	.00
ECAST SETTLEMENT COR	UNSECURED	78.00	47.55	47.55	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
INGALLS MEMORIAL HOS	UNSECURED	196.70	NA	NA	.00	.00
KOHL'S	UNSECURED	951.00	NA	NA	.00	.00
MEDICAL RECOVERY SPE	UNSECURED	100.00	NA	NA	.00	.00
MEDICAL RECOVERY SPE	UNSECURED	95.95	NA	NA	.00	.00
PORTFOLIO RECOVERY	UNSECURED	1,906.00	1,906.71	1,906.71	.00	.00
TARGET	UNSECURED	22.00	NA	NA	.00	.00
TRNTY ST LNS	UNSECURED	3,074.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	181.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	879.00	981.06	981.96	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	3,756.00	3,756.45	3,756.45	.00	.00
LEWIS LANE	OTHER	NA	NA	NA	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	.00	.00	39.00	39.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	342.98	342.88	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	869.72	869.72	.00	.00
CHASE BANK USA NA	UNSECURED	NA	951.00	951.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	10,567.77	1,222.19	.00
Debt Secured by Vehicle	24,583.61	2,536.46	2,254.57
All Other Secured	.00	.00	.00
TOTAL SECURED:	35,151.38	3,758.65	2,254.57
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	39.00	39.00	.00
TOTAL PRIORITY:	39.00	39.00	.00
GENERAL UNSECURED PAYMENTS:	20,808.92	.00	.00

Disbursements:

Expenses of Administration	\$ 4,293.47	
Disbursements to Creditors	\$ 6,052.22	
TOTAL DISBURSEMENTS:		\$ 10,345.69

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.